

Northern District Of Ohio  
Frank T. Bow Federal Building  
201 Cleveland Ave SW  
Canton, OH 44702

**In re:**

Kenneth Douglas Adkins  
Cheryl Ann Adkins

fka Kenneth Bullard—  
fka Cheryl Norris—

**Case No.:** 09-61550-rk

**Chapter:** 7

**Address:**

1526 19th Street NW  
Canton, OH 44709

**Last four digits of Social Security No.:**

xxx-xx-4157  
xxx-xx-6100

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** August 4, 2009  
Form ohnb234

/s/ Russ Kendig  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0647-6  
Case: 09-61550

User: mmccr  
Form ID: 234a

Page 1 of 2  
Total Noticed: 106

Date Rcvd: Aug 04, 2009

The following entities were noticed by first class mail on Aug 06, 2009.

db/db +Kenneth Douglas Adkins, Cheryl Ann Adkins, 1526 19th Street NW, Canton, OH 44709-3504  
tr +Anthony J. DeGirolamo, Trustee - Canton, Canton, Courtyard Centre, Suite 307,  
116 Cleveland Ave., N.W., Canton, OH 44702-1744  
18354499 +ACS/ Dept of Education, 501 Bleecker St, Utica, NY 13501-2401  
18354502 +AIS, 50 California St, San Francisco, CA 94111-4627  
18354497 +Aaron Rents, 2102 W State Street, Alliance, OH 44601-3527  
18354498 +Abulatory Care Clinic, c/o Rossman & Co, 3592 Corporate Dr Ste 10, Columbus, OH 43231-4978  
18354503 Akron Radiology, PO Box 75558, Cleveland, OH 44101-4755  
18354504 +Allgate Financial, 707 Skokie Blvd Ste 375, Northbrook, IL 60062-2882  
18495986 +American Electric Power, PO Box 24000, Canton, OH 44701-4000  
18354506 Aqua Ohio INC, PO Box 269, Struthers, OH 44471-0269  
18354507 +Arnold Glantz, 4883 Dressler Rd NW, Canton, OH 44718-3635  
18354511 +Atlantic Financial, 4025 S Erie ST, Massillon, OH 44646-9473  
18495987 +Auto Specialities, 2115 Cleveland Ave. NW, Canton, OH 44709-3606  
18354512 +Autovest, 7450 Huntington Park Drive, Columbus, OH 43235-5617  
18354513 Bally Total Fitness, PO Box 1070, Norwalk, CA 90651-1070  
18354514 +Barbara Miciul, 565 Brightmore Downs, Alpharetta, GA 30005-6705  
18354515 +Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600  
18354516 +Bluegreen Corp, 4960 Blue Lake Dr, Boca Raton, FL 33431-4453  
18354519 +++CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9588, Waterloo, IA 50702  
(address filed with court: CBE Group, 131 Towe Park Dr, Suite 1, Waterloo, IA 50702)  
18354517 Canton Aultman Emergency Physician, PO Box 76659, Cleveland, OH 44101-6500  
18354520 +Charles Schuster, 1523 Baycrest Dr NW, Canton, OH 44708-3083  
18354521 +Citi/Student Loan Resource Center, 99 Garnsey Rd, Pittsford, NY 14534-4565  
18354522 +Collection Company Of America, 700 Longwater Dr, Norwell, MA 02061-1796  
18354523 Columbia House, PO Box 91640, Indianapolis, IN 46291-0640  
18354524 Credit Bureau of Stark County, 6973 Promway AVE NW, Canton, OH 44720-7321  
18354525 +Credit Solutions Corporation, 9573 Chesapeake Dr, Suite 1, San Diego, CA 92123-1304  
18354531 +DRS Zaidi Maholtra, 2600 Tuscarawas St W #120, Canton, OH 44708-4696  
18354526 Dale & Paula Batty, 31 Deerhaven Dr SW, Carrollton, OH 44615  
18354527 Debt Credit Services, 2493 Romig Rd, Akron, OH 44320-4109  
18354528 Dollar Financial Group, 1355 S 4700 W, Suite 200, Salt Lake City, UT 84104-4434  
18354529 Dominion East Ohio, PO Box 26785, Richmond, VA 23261-6785  
18354530 +Dr Shah, c/o c/o Debt Credit Services, 2493 Romig Rd, Akron, OH 44320-4109  
18354532 Emergency Medical Transport, 2511 Waynesburg Dr. SE, Canton, OH 44707-2063  
18354533 Escallate LLC, PO Box 714017, Columbus, OH 43271-4017  
18354535 +Federal Home Loan, c/o Washington Mutual, 11200 West Parkland Ave, Milwaukee, WI 53224-3127  
18354536 +First American Cash Advance, 2820 W Tuscarawas ST, Canton, OH 44708-4641  
18354537 +First Bank of Delaware, PO Box 11743, Wilmington, DE 19850-1743  
18354538 +Flower factory, PO BOX 981439, El Paso, TX 79998-1439  
18354539 +Fordyce Associates Inc. 5101, c/o Credit Bureau of Stark COU, 6973 Promway Ave. NW,  
Canton, OH 44720-7321  
18354541 +GLELSI/Citibank, PO Box 7860, Madison, WI 53707-7860  
18354543 +GMS Management, 4645 Richmond Rd, Cleveland, OH 44128-5917  
18354542 +Global E Telecom, c/o Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405  
18354544 +Green Animal Medical Center, 1620 Corporate Woods Circle, Uniontown, OH 44685-7819  
18495989 +Health Partners Family Practice, Kelly M. Harbert, DO, 4256 Fulton Drive NW, STE A,  
Canton, OH 44718-2879  
18354545 IC System INC, PO Box 64378, Saint Paul, MN 55164-0378  
18354546 IC Systems INC, 444 Highway 96 E, PO Box 64437, Saint Paul, MN 55164-0437  
18354549 +JJ Marshall & Assoc, 6060 Collection Dr, Shelby Township, MI 48316-4946  
18354547 +Jefferson Capital System, 16 McLeland Rd, Saint Cloud, MN 56303-4725  
18354548 +Jerome Holub, 159 S Main St Suite 912, Akron, OH 44308-1323  
18354550 +John Simpson, 46 Federal Ave NW, Massillon, OH 44647-5401  
18354551 +John Soliday Financial Group, c/o Cheek Law Office, 471 East Broad Street, 12th Floor,  
Columbus, OH 43215-3806  
18354552 +Kesha Evans, PO Box 340, Brice, OH 43109-0340  
18495991 +Laboratory Corporation of America H, PO Box 2240, Burlington, NC 27216-2240  
18354553 +Melissa Michalsky, 50 West Broad Street, Columbus, OH 43215-3301  
18354554 +Mellet Animal Hospital, 4636 W Tuscarawas St., Canton, OH 44708-5339  
18354555 Mercy, Sakal Services, PO Box 508, Defiance, OH 43512-0508  
18354556 +Mercy Medical Center, 1320 Mercy Drive NW, Canton, OH 44708-2641  
18354557 +Metabank, PO Box 3038, Evansville, IN 47730-3038  
18354559 +Motorist Mutual Insurance, 471 East Broad St, Columbus, OH 43215-3805  
18354561 NCO Financial Systems, PO Box 15894, Wilmington, DE 19850-5894  
18354560 National City Bank, PO Box 856153, Louisville, KY 40285-6153  
18495994 +Northstar Capital, 204 East Market St, c/o Morgan and Pottinger PSC,  
Louisville, KY 40202-1218  
18354562 Ohio Bureau of Motor Vehicles, Attn : Re Fees, PO bOx 16520, Columbus, OH 43216-6520  
18495995 +Omni Orthopaedics, PO Box 36959, Canton, OH 44735-6959  
18354563 +Palisades Collection, 210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2524  
18495996 +Perry Storage, 916 Genoa Ave., Massillon, OH 44646-9424  
18354564 +Pizza Oven #3, c/o Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405  
18354565 +Pizza Oven #5, c/o Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405  
18354566 +Plains Commerce Bank, 5109 S Broadbank Ln, Sioux Falls, SD 57108-2208  
18354567 +Premier Bankcard, c/o Arrow Financial, 21031 Network Place, Chicago, IL 60678-0001  
18354568 +Quick Payday, c/o Unistates CA, 2809 Wehrle Dr Ste 1, Buffalo, NY 14221-7385  
18354569 Radiology Assoc of Canton, PO Box 26035, Akron, OH 44319-6035  
18354570 +Rent a Center, 2401 Tuscarawas, Canton, OH 44708-4727  
18354571 +Rolling Hills, 721 27th St NW, Massillon, OH 44647-5199  
18354572 +Rossman &Co, 3592 Corporate Dr Ste 10, Columbus, OH 43231-4978  
18354573 Sallie Mae, 1002 Arthur DR, Lynn Haven, FL 32444-1683  
18354574 +Security Check LLC, 2612 Jackson Ave. W, Oxford, MS 38655-5405

18354575 +Security Credit Services, 2623 W Oxford Loop, Oxford, MS 38655-5442  
18354576 +Shapiro Felty LLP, 1500 W Third ST, Suite 400, Cleveland, OH 44113-1438  
18354577 +Stark County Library, 715 Market Ave N, Canton, OH 44702-1080  
18354578 +Stuart Graines, 4645 Richmond Rd, Cleveland, OH 44128-5917  
18354579 Time Warner Cable, PO Box 0901, Carol Stream, IL 60132-0901  
18354580 +Total Card, c/o Zenith Aquisitions, 220 John Glenn Dr #1, Buffalo, NY 14228-2228  
18354581 +Tribute Master Card, PO Box 136, Newark, NJ 07101-0136  
18354582 +Uhlinger, George, & Keis, 55 Public Square #800, Cleveland, OH 44113-1909  
18354583 +Unique National Collections, 119 E Maple ST, Jeffersonville, IN 47130-3439  
18354584 +Unistates CA, 2809 Wehrle Dr Ste 1, Buffalo, NY 14221-7385  
18495999 +VCA Green Animal Hospital, c/o I.C. System, Inc., 444 Highway 96 East, PO Box 64437,  
Saint Paul, MN 55164-0437  
18354585 Verizon, PO Box 9200041, Dallas, TX 75392-0041  
18354587 Wells Fargo Home Mortgage, PO Box 5296, Carol Stream, IL 60197-5296  
18354588 +Western International University, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1958  
18354589 +Zenith Acquisition, 220 John Glenn Dr. #1, Buffalo, NY 14228-2228  
18496000 +Zenith Acquisition Corporation, 170 Northpointe PA, Suite 300, Buffalo, NY 14228-1884

The following entities were noticed by electronic transmission on Aug 04, 2009.

tr +EDI: FAJDEGIROLAMO.COM Aug 04 2009 18:23:00 Anthony J. DeGirolamo, Trustee - Canton, Canton,  
Courtyard Centre, Suite 307, 116 Cleveland Ave., N.W., Canton, OH 44702-1744  
18354501 EDI: AFNIRECOVERY.COM Aug 04 2009 18:23:00 AFNI, PO Box 3427, Bloomington, IL 61702-3427  
18354510 EDI: CINGMIDLAND.COM Aug 04 2009 18:23:00 AT & T, PO Box 8212, Aurora, IL 60572-8212  
18354500 +Fax: 864-336-7400 Aug 04 2009 21:47:02 Advance America, 2454 Lincoln Way East,  
Massillon, OH 44646-5085  
18354505 EDI: ALLTEL.COM Aug 04 2009 18:23:00 Alltel, PO Box 9001902, Louisville, KY 40290-1902  
18495985 +EDI: ALLTEL.COM Aug 04 2009 18:23:00 Alltel, PO Box 530533, Atlanta, GA 30353-0533  
18354508 +EDI: ARROW.COM Aug 04 2009 18:23:00 Arrow Financial Services LLC, 21031 Network Place,  
Chicago, IL 60678-0001  
18354509 EDI: ACCE.COM Aug 04 2009 18:23:00 Asset Acceptance LLC, PO Box 2036,  
Warren, MI 48090-2036  
18354518 EDI: CAPITALONE.COM Aug 04 2009 18:23:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
18354533 EDI: ESCALLATE.COM Aug 04 2009 18:23:00 Escallate LLC, PO Box 714017,  
Columbus, OH 43271-4017  
18354534 EDI: TSYS2.COM Aug 04 2009 18:23:00 Fashion Bug, PO Box 84073, Columbus, GA 31908-4073  
18354540 +EDI: RMSC.COM Aug 04 2009 18:23:00 GEMB/CARE CREDIT, PO BOX 981439,  
El Paso, TX 79998-1439  
18495992 +E-mail/Text: BANKRUPTCY@MASSILLONCABLETV.COM Massillon Cable TV Inc.,  
814 Cable CT NW, Massillon, OH 44647-4284  
18354558 +EDI: MID8.COM Aug 04 2009 18:23:00 Midland Credit Management, 8875 Aero Dr Suite 200,  
San Diego, CA 92123-2255  
18354586 +EDI: AFNIVZWIRE.COM Aug 04 2009 18:23:00 Verizon Wireless, PO Box 790406,  
Saint Louis, MO 63179-0406

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

18495988\* +First American Cash Advance, 2820 W Tuscarawas Street, Canton, OH 44708-4641  
18495990\* +Jefferson Capital System, 16 McLeland Rd, Saint Cloud, MN 56303-4725  
18495993\* +Mercy Medical Center, 1320 Mercy Drive NW, Canton, OH 44708-2641  
18495997\* +Rossman & Co, 3592 Corporate Dr Ste 10, Columbus, OH 43231-4978  
18495998\* +Tribute Master Card, PO Box 136, Newark, NJ 07101-0136

TOTALS: 0, \* 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2009

Signature:

